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Reviewing Stand

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What Should the Government Do for the Aged?

A radio discussion over WGN and the Mutual Broadcasting System

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What Should the Government

Do for the Aged?

MR. MCBURNEY: What should government do for the aged?

MR. JONAS: It should make provisions by law to protect them from want, suffering and distress under all circumstances; but the administration of the proposal must be practical, realistic and economically sound.

MR. GREATHOUSE: Government must accept the responsibility for seeing that the aged people of our country are provided the necessities of life plus proper medical and hospital care.

MR. LINFORD: Old age security should be provided through expansion and liberalization of the present Old Age and Survivors Insurance.

* * *

MR. MCBURNEY: Our first speaker today by transcription is Mr. George McLain, chairman of the Board of the Citizens' Committee for Old Age Pensions in California. Mr. McLain:

'Charity at Home'

MR. McLAIN: Howdy folks.

I am the type of American who believes that charity begins at home. That is one of the reasons why I cannot understand how our government can give, not millions, but billions of dollars to all the people of the world and yet allow poverty, hunger and even starvation among our needy here at home.

Social Security was started here in the United States in 1936—that's thirteen years ago. Yet no major improvement has been made in all that time. In the Social Security Act is the public assistance program designed to aid the old folks, the blind, and the needy children, in a participation program between the federal government and the states.

While members of Congress have voted themselves a nice big old age pension they have neglected to give

the same security to the people who elected them to office. Now does this seem fair? It is my belief that Congress should liberalize not only the Social Security Act, but also the public assistance laws to the extent that there be a uniform old age pension act throughout the nation. The government should encourage all states to pay a maximum old age pension of \$75 a month by paying from 50 to 75 per cent of the cost according to the per capita income of the states. This means that our government would match in dollars California's present \$75 per month old age pension. The government would also pay half to Illinois, New York, and the rest of the wealthy states—half of their pension costs. Now to Mississippi, for example, whose average pension payment is only \$18.79 a month the government should pay 75 per cent of the cost. In other words, the government should put up \$3 to Mississippi's \$1. This will encourage all states to seek that maximum of \$75 per month for the needy aged.

Increase in Older Citizens

The United States today is gradually becoming a nation of older folks: 65 per cent of our population is over 45 years of age according to the United States Census Bureau. Therefore, it seems to me, it is about time that we consider our older citizens important in our daily life should they be in need of help, by retiring them at a pension of at least \$75 a month. And this help should be granted to them with kindness, courtesy and respect. They should be allowed to own their own homes and have a reasonable amount of personal property. They should not be sentenced to idleness as they are under our present federal laws, but they should be allowed to earn at least an average of \$30 a month in addition to their old age pension of \$75 a month.

What is organized labor striking for today? Higher wages? Oh, no! They are striking for old age pensions. Yes, the American workers today are asking for security in their old age. This they are attempting to secure by striking, and the employer is faced with paying the whole bill. The old folks can't strike. Their days of labor have passed them by. They can only depend upon the benevolence of the men they elect to public office. Unfortunately they have found their Congressmen and their state legislators to be long on promises and very, very short on keeping those promises. The business of this country is faced with paying the individual workers an old age pension or broadening their tax base through Congress to liberalize not only our Social Security Act, but also to include our public assistance program which is non-contributory.

'More Security Needed'

What we have done here in California in establishing old age pensions at \$75 a month and for the blind \$85 a month can be done in every state in the nation, because the old folks are sick and tired of being pushed around and neglected. There is a lot more fight in these pioneers than the average politician realizes. They have learned their power at the ballot box, and while they can't strike as the younger folks can, they can vote.

In my travels throughout the nation I have met thousands of elderly people, people who at one time meant much to the building of this nation. These people must not be the forgotten: They shall not be the forgotten! They are not the old of Europe. These folks are your mothers, your fathers, your grandparents. They are you and I in our old age. They are Americans, and I propose that we do something about it.

How about it folks? Are you with me?

MR. MCBURNEY: Thank you, Mr. McLain. . . .

Now, first of all, gentlemen, do you agree with what you have just heard

from Mr. McLain. How about that, Linford?

MR. LINFORD: McBurney, I have a good deal of sympathy with what McLain says. We haven't done so well by our aged. As I see it, we can approach this problem from about six different ways: We can depend for old age security upon people's individual savings. Second, we can go into an employer sponsored program. Third, we can go into a union-negotiated program such as has recently been set up by the steel workers and the Ford workers. Fourth, we can depend upon public assistance or a means test device; or fifth, on a flat grant pension arrangement; or sixth, on an insurance arrangement. Now what McLain is proposing is that we convert our present old age assistance program into a flat grant pension. Personally I would prefer an insurance method.

MR. MCBURNEY: Greathouse, what do you say?

MR. GREATHOUSE: I would agree with the aims which McLain is trying to accomplish in security for the aged. However, I might differ with him on the way we are going to get there, or the means which should be used to secure this security.

MR. MCBURNEY: Jonas, what is your reaction to McLain's talk?

MR. JONAS: I didn't get much out of McLain's talk except that he seems to propose that there should be a flat pension—fixed—and then it should be paid out of the coffers of the government of the United States.

'Not Practical'

To begin with he has given us nothing from a practical economic standpoint as to how his plan is to be carried into execution.

Just by way of comment, let me say when he refers to the members of Congress being the recipients of a pension he has omitted that they have to pay in a certain amount of their salary on a percentage basis, which is

the only sound way of obtaining a pension.

In Mississippi, I might add, the state is without sufficient physical assets to carry the burden of pensions. If they would quit discriminating against their large colored population and give them an opportunity to produce on the same basis as the white population they would solve their problem.

MR. MCBURNEY: What is the nature and extent of society's responsibility? How far should we go with this, Greathouse?

MR. GREATHOUSE: I think society has a very definite responsibility to the aged people. First, I think we should provide that when a man has reached a certain age, the age being used now is usually 65, he should be entitled to an income for life which would guarantee the necessities of life plus the fact that he should be guaranteed hospital and medical care when he is sick.

MR. LINFORD: I agree with that, Greathouse, and believe furthermore that in view of the fact that our aged population is going to double in the next 30 to 40 years, from 10 million to approximately 22 million, that we would do well also to give consideration to finding ways to make it possible for the aged to remain at work longer.

Incentive to Work?

MR. MCBURNEY: Isn't there some danger of removing incentives to economy, incentives to take care of ourselves? A good many people in America, I think, have been brought up with the idea that they ought to provide for themselves. As I follow the discussion here, you men are plugging for pensions for everybody. How about that, Jonas?

MR. JONAS: I don't think we can go that far to say we are plugging for pensions for everybody, but the pension system and contributing to the relief of the distressed and the aged is nothing new: We have had this in the country for a great many years. What we are trying to do now is streamline the plan and make it compatible with

the modern methods under which we operate.

MR. GREATHOUSE: I don't believe a proper program would do anything to the incentives of individuals. We all recognize that he is not going to get enough assistance from the government to provide for all of his necessities. Also he will be able to help out if we remove the means test, a test which should be removed because it is now a penalty on people saving.

MR. LINFORD: I agree with that. It depends on how the pensions are provided. It is also true that the aged—most of them—are not able to provide for their own old age security. In order to assure oneself of \$100 a month at age 65 one would have to buy an annuity that would cost \$15,000; and if he wanted an additional amount for his wife who is also 65 it would take another \$5,000 or \$6,000. Now, we don't have the kind of wage structure in this country that permits people to accumulate that much savings universally. So since it can't be done by individuals by themselves, I think the government ought to assure that everybody does have old age security, but provide it in a way so that it is a minimum amount, and in such a way that it gives them encouragement and incentive to improve it.

Legislation Against Working

MR. JONAS: I think it is an overstatement to say at any time that people when they reach the age of 65 refuse to work and don't want to work. As a matter of fact a great many of the pensioners insist on working, but we have passed narrow-minded legislation preventing them from working; and I don't think it will conflict in any way with organized labor or with any other institution in the country dealing with labor and economic problems.

MR. GREATHOUSE: The amount of pensions is very important because while you cannot determine how long one person is going to live beyond retirement age or if he is going to reach retirement age, you can determine on

an over-all program on a statistical basis. You can plan much better an over-all program for a large number of people than one person can plan for himself.

MR. MCBURNEY: Why not try to provide useful employment for the aged rather than to put as much stress on pensions as you gentlemen appear to do?

MR. LINFORD: I would think the best kind of old age security is a well-paid job, something that the aged person enjoys doing. And I certainly believe that in view of the fact that many of the leaders of our country and of the world are well beyond 65, and many of them well beyond 70 that we don't have to retire everybody at 65; but the facts are that many employers do not employ aged workers, and once they become displaced they find it almost impossible to get employment again.

MR. JONAS: If it were a fixed rule that we retire people at 65, we would probably have to retire the rulers of the world. The President is over 65, and Joe Stalin is over 65, and many able and competent men who are contributing toward the welfare of the world today are over 65—so I can't find any basis for saying they should be automatically retired.

MR. MCBURNEY: Why not press that approach to the problem—trying to provide opportunities for productive employment for this aging population?

MR. GREATHOUSE: We are in full agreement . . .

MR. MCBURNEY: By "we" you mean?

'Work for All'

MR. GREATHOUSE: I mean organized labor is in full agreement with jobs for everyone. However, it happens that in many cases this is not possible. We are faced with technological improvements which create a lot more production. We are also faced with the fact that as more and more people become unemployed you are either going to have to take care of the aged people

on top, or you are going to have to give public assistance at the bottom. I say that if all people in America could be given employment, definitely it should be done for those people who want to work—but those people who want to retire should be given an opportunity to retire and get a little rest, or if their health doesn't permit working they should be guaranteed adequate living.

MR. MCBURNEY: We had a group of doctors on this program a week ago who took the position that it was, from the standpoint of health at least, the worst possible thing for these aged people to retire from active employment.

MR. JONAS: I agree with the concept of the doctors as stated. It is really ridiculous that under the old law if you earn more than \$14.99 it will be deducted from your pension. At least in the new law under consideration in Congress people are allowed to work to earn up to \$50, and when they reach the age of 75 they are permitted to work regardless of their incomes.

MR. MCBURNEY: Let's look at the laws you are talking about. What provisions do we make for the aged by law now, Linford?

Two Programs

MR. LINFORD: McBurney, in 1935 in the Social Security Act we set up two old age security programs, one an insurance program that was expected in the long run to carry the great burden of old age security. This is known now as Old Age and Survivors Insurance. Workers and employers alike contribute toward a fund out of which benefits are paid to retired workers at age 65, to their wives when they, too are 65, or to dependent children and to survivors—widows and children and parents of workers.

MR. MCBURNEY: That's an insurance plan?

MR. LINFORD: That's the insurance plan for the long run.

Because there were many persons already old, and because this program

was not extended to all the working population, the Congress established another measure known as Old Age Assistance.

MR. MCBURNEY: That is what McLain was talking about?

MR. LINFORD: That's what McLain was talking about. And he would convert that one into a flat grant pension. But this plan—Old Age Assistance—is available to people only if they are in need and also aged. And it involves the federal government's making grants to the states to help the states provide the pension or the assistance to needy persons.

H.R. 6000

MR. JONAS: I think that House Bill 6,000 is the solution to the pension problem as it presents itself today. I think the public ought to know that in this legislation there is a provision that the rates of contributions will increase; namely in 1950 they will increase to 1½ per cent; in 1951 to 1959 to 2 per cent; 1960 to 1964 to 2½ per cent; 1965 to 1969 3 per cent; and 1970 thereafter 3¼ per cent. That means that out of the employee's check there is taken 3¼ per cent, and the same amount is taken out of the employer's income. This is not a great economic problem. It might be well to know that the actuaries who appeared before the committees in Congress pointed out if this bill is enacted into law the cost of operation for the first 10 years won't be more than \$3,800,000,000 a year. This is just a trifle over the total amount of taxes the state of Illinois paid into the government of the United States during the year 1948.

MR. GREATHOUSE: I think you are not realistic in saying that this bill which is up for consideration in Congress is going to settle the problem. First, it does not cover all the people in employment over 65, much less the people who are not employed. I think if we are going to have a real program we must have an increased plan for all people graduated upward for those

people who participate in some kind of a contributing plan.

MR. LINFORD: McBurney, I think we ought to take note of the fact that this bill we are talking about, House Bill 6,000—which has already passed the House, by the way, and will be before the Senate in January—is an amendment to the present old age or present Social Security Act, and amends both of these programs. It affects the old age insurance program in three ways: First by adding 11 million more of our workers to the system; second, by liberalizing the benefits by 70 per cent; and third, by increasing the contributions which workers and employers make. In respect to the Old Age Assistance program, House Bill 6,000 would liberalize it somewhat by increasing the amount of contribution of the federal government and would further liberalize some of the eligibility requirements.

'Not Far Enough'

MR. MCBURNEY: But it doesn't go as far as McLain wants to go?

MR. LINFORD: Not nearly as far. But I think it ought to be pointed out, too, as Greathouse has indicated here, that House Bill 6,000 doesn't go very far. First it includes only 11 of the 24 million of the workers not now in this insurance program. Why not include the other 13? Second, though it liberalizes the benefits by 70 per cent, that brings us back up only to where we were in 1939, because the cost of living has gone up 70 per cent since 1939. It is not nearly adequate enough.

MR. JONAS: I want to say in answer to the remarks of Professor Linford, that it is impossible from an economic standpoint to expand the Social Security program on a more flexible or a greater basis than we have done up to the present time. At the hearings prior to the time the Bill was passed in the House we had the benefit of the best economic minds in this country, including those who had to do with labor, those who had to do with employment, those who had to

do with finance and investments of all kinds and character, and the Bill 6,000 is the product of the best thinking minds of this country in reference to the question of providing old age pensions and protection for people who are in distress and want.

Benefit to Individual

MR. MCBURNEY: Let me ask one practical question: How much does a person get under this new bill you are talking about?

MR. LINFORD: At the present time the average benefit is about \$26 a month, and that would be increased to \$42 or \$43 . . .

MR. JONAS: Forty-four.

MR. LINFORD: Forty-four dollars per month under the new measure.

MR. GREATHOUSE: I would say this whole program is not adequate if we are going to accept the responsibility of making democracy work, and that is just what it amounts to. We have already negotiated in private industry some plans which call for \$100 a month, I think we will be much better off to have a program where we pay pensions to people that they can retire on than we will to give relief to people and take care of the unemployed in that way.

MR. LINFORD: In answer to what you say, Jonas, I would like to make my position clear, that I think Congress is doing the right thing—I mean the step it is taking in House Bill 6,000 is certainly in the right direction. I don't agree with you, however, that it is impossible to include the other 13 or 14 million of our workers. The self-employed, and the farm workers and farm operators and government employees, etc., could very well be included.

MR. JONAS: Well, I want to call attention to this salient feature in this bill: Not only under the new bill does the pensioner get \$44 but he can earn up to \$50 over and above that sum before anything is deducted from his government pension. If a family is in-

volved, they can get up to \$150 a month. It also covers matters pertaining to veterans. It allows them \$160 a month during the time they were in the war in addition to the pension they were going to get. It has to do with dependent children. It adds a substantial sum to what the blind get. After all, these are the distressed people in this country we are talking about—not the person who can take care of himself, but the people who can't take care of themselves. And that is what this bill is aiming at at present.

'Include Everybody'

MR. LINFORD: But the thing I am saying is we might just as well include many of the farm workers as well as the farm operators and the employees of government. Now the thing that is serious about this is that a lot of people move around. It is true many of our governments have retirement systems, but many of our workers don't stay in those systems. They move around from private employment to public and back to private, and what we need in this country is one over-all insurance pension program that will include everybody.

MR. MCBURNEY: We certainly don't have that now. I wanted to ask about these union-negotiated plans such as the Ford plan and the United States Steel plan. How would they be affected if this House Bill 6,000 were passed?

MR. GREATHOUSE: One thing about the Ford plan and the Steel plan, I think that they have made the public conscious and the Congress conscious of the fact that the workers of this country are interested in a pension plan. The Ford plan and the Steel plan guarantee \$100 a month pension including what the employee gets from Social Security. Under the present bill before Congress the benefits would not be increased to the employee who gets the \$100, but Social Security to many other people in this country would be increased. And the pensions of people not covered by these plans would be increased. The amount which

the companies pay would be decreased and thereby we would be in a position to get other benefits from these companies.

MR. JONAS: I want to say to my friend, Greathouse, that Congress was cognizant of the necessity for an equalized provision by law for the poor long before there were strikes in the great industries calling for additional or flat pensions.

Company-Union Pensions

MR. LINFORD: There are four reasons why these company-union sponsored pension programs will not be adequate. It is true, I think, the great advantage that they serve is that they have put large employers on the bandwagon in favor of an expanded and liberalized old age and survivors insurance; but through that method they never could have adequate coverage because it is only the larger and more wealthy em-

ployers who will provide them, and they will provide pensions only to workers who stay with them for twenty or more years. And probably the most serious thing about it is that the pensions paid for by employers make an additional obstacle in the path of an aged worker securing a job.

MR. GREATHOUSE: It may be true that the Congress was cognizant of this fact, but they didn't do anything about it until we forced private employers to pay them and the private companies got on the bandwagon so they could save expenses.

MR. MCBURNEY: Well, concluding on that point, gentlemen, our recommendations have ranged from substantial government pensions for all persons over 65, to support of the present House bill providing modest increases under the Social Security Act.



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Compiled by Barbara Wynn, Assistant,
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GAGLIARDO, DOMENICO. *American Social Insurance*. New York, Harper, 1949.

"The historical development of social insurance programs in this country and their status today, with a discussion of various specific plans."

HABER, WILLIAM and COHEN. Wilbur J., eds. *Readings in Social Security*. New York, Prentice-Hall, 1948.

A selection of articles on the problem of insecurity, the theory and philosophy of social security and its development in the United States, and the results of the theory.

LINFORD, ALTON A. *Old Age Assistance in Massachusetts*. Chicago, University of Chicago Press, 1949.

A specialized study.

National Industrial Conference Board. Division of Business Economics. *Social Security Almanac*. New York, The Board, 1949.

Facts and figures on social security.

National Industrial Conference Board. *Financing Old Age*. H. W. STEINHAUS. (Studies in Individual and Collective Security, No. 4) New York, The Board, 1948.

United States. Department of Labor. Bureau of Labor Statistics. Bulletin No. 898. *Labor in the South*. pp 138-43. Washington, D. C., Government Printing Office, 1947.

Includes a description of the operation and inadequacy of the old-age insurance program in the South.

United States. House. Committee on Ways and Means. *Social Security Act Amendments of 1949: Hearings, February 26-March 23, 1949, on H. R. 2892*. 81st Congress, 1st Session. Washington, D. C., Supt. of Docs., 1949.

Part 2 is a discussion on old-age, survivors, and disability insurance.

Atlantic Monthly 184:69-72, Ag., '49. "Money after Age 65." M. B. FOLSOM.

Maintains that the Federal government's role should be limited to providing a floor of protection which will aid in keeping the aged from being charges on the public, and at the same time, encourage people to make additional provisions, through savings and insurance, for their own old age.

Editorial Research Reports pp 551-66, Ag. 12, '48. "Security for the Aged." L. B. WHEILDON.

Discusses the plight of the aged in price inflation, government action to relieve old age insecurity, and supplements to public security aids.

Forum 111:222-9, Ap., '49. "What About Old-age Pensions?" C. L. THOMPSON.

The story of federal old age assistance and old age insurance, together with a discussion of private pension plans.

New York Times Magazine p 26+, N. 14, '48. "For Broader and Deeper Social Security." J. K. LASSER.

Explains why the present law is inadequate, and emphasizes that the government is better qualified than any other agency to teach the people the value of saving for their old age.

New York Times Magazine p 8+, Jl. 3, '49. "Our Pension Madness and Possible Cures." J. J. CORSON.

Pointing out that the provision of income is not enough, tells what a governmental plan for the security of the aged should include.

New York Times Magazine p 8+, Jl. 10, '49. "What to Do With 18 Million Aged?" S. E. HARRIS.

Maintaining that such "semi-crank" movements as the Townsend Plan play on the fears of the old and do not provide aid in an equitable manner, outlines a more sensible program.

New York Times Magazine p 27, My. 30, '48. "Then and Now." A. TAYLOR.

A discussion of the Townsend Plan.

Reader's Digest 50:4-8, My., '47. "Our Present Dishonest Federal Old Age Pension Plan." J. T. FLYNN.

Describes what the author calls the "flagrant misappropriation" of most of the money collected for old-age pensions.

Social Security Bulletin 12:11-15, Ag., '49. "Coverage of the Self-employed under Old-age and Survivors Insurance: Foreign Experience." W. J. COHEN.

Summarizes the progress that many countries have made since the drafting of the American Social Security Act in extending the protection of old-age insurance to the self-employed.

Social Security Bulletin 11:11-13+, Ja., '48. "Old-age and Survivors' Insurance for Agricultural and Domestic Workers and the Self-employed.

An examination of alternative methods of extending coverage to the self-employed, and agricultural and domestic employees.

Social Security Bulletin 12:3-15, Ap., '49. "Old-age, Survivors' and Disability Insurance." A. J. ALTMEYER.

The statement of the Commissioner for social security at the opening of the 1949 hearings on the Social Security Act. Discusses present coverage and proposed extension of coverage, the improvement of insurance benefits, and the financing of an expanded old-age, survivors' and disability insurance program.

Social Security Bulletin 11:21-28, My., '48. "Proposed Changes in Old-age and Survivors' Insurance: Report of the Advisory Council on Social Security to the Senate Finance Committee."

A proposal designed "to provide a program that will meet the present needs of the people without imposing too heavy a burden on the tax payers of the future.

Social Security Bulletin 12:3-9, Jly., '49. "What Contribution Rate for Old-age and Survivors' Insurance?" R. M. BALL.

Suggests a plan for long-range financing of the old-age insurance program.

United States News 27:29-30, S. 30, '49. "Bigger and Better Pensions."

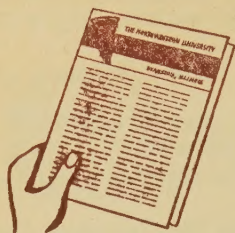
Declares that if all the pension plans, and particularly that of the government "come true" some workers will get more money when retired than they made on the job.

United States News 27:15-17, O. 14, '49. "More Old Folks to Support."

Points out that the increasing number of aged persons in the population is adding to pressure for bigger and better pensions.

United States News 27:39-40, Ag. 26, '49. "Your Pension Prospects: Going Up."

Better pensions for old persons are being lined up, and more money for more people is likely by mid 1950.



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